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Dec 7, 2001

Tammy Styer



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PATENT

Attorney Docket No.: 011151

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Adler, et al. :
:
Serial No.: 09/921,629 :
:
Filing Date: August 3, 2001 :
:
Entitled: SYSTEM AND METHOD FOR THE PAYMENT AND ACCOUNTING OF
PETTY DISBURSEMENTS

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner of Patents
Washington, D.C. 20231

Dear Sir:

Pursuant to the provisions of 37 C.F.R. Sections 1.56, 1.97 and 1.98, the Applicants submit the documents listed on the attached PTO Form 1449 for consideration during prosecution of the above-captioned patent application, which was filed on August 3, 2001. Applicants hereby request the Examiner to review and make an independent evaluation of the art.

This statement is made solely for the purpose of compliance with the above-identified rules and is not intended to be a substitute for an independent search by the Examiner and no representation of any such nature is made or intended by this statement.

Also enclosed is a return postcard. Please date stamp and mail the postcard to acknowledge receipt of the above-mentioned correspondence.

Respectfully submitted,



Dennis M. Carleton
Reg. No. 40,938
BUCHANAN INGERSOLL P.C.
One Oxford Centre, 20th Floor
301 Grant Street
Pittsburgh, PA 15219

Dated: December 7, 2001

Attorney for Applicants

SHEET 1 OF 4FORM PTO-1449
(Rev. 7-80)U.S. Department of Commerce
Patent and Trademark OfficeATTY. DOCKET NO.
011151SERIAL NO.
09/921,629

LIST OF PRIOR ART CITED BY APPLICANT

(Use several sheets if necessary)

APPLICANT
Adler, et al.FILING DATE
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U.S. PATENT DOCUMENTS

| *EXAMINER INITIAL | | DOCUMENT NUMBER | DATE | NAME | CLASS | SUBCLASS | IF APPROPRIATE |
|----------------------|----|--------------------|------------|-----------------|-------|----------|-------------------|
| | AA | 6,000,608 | 12-14-1999 | Dorf | | | |
| | AB | 5,960,411 | 09-28-1999 | Hartman, et al. | | | |
| | AC | | | | | | |
| | AD | | | | | | |
| | AE | | | | | | |
| | AF | | | | | | |
| | AG | | | | | | |
| | AH | | | | | | |
| | AI | | | | | | |
| | AJ | | | | | | |
| | AK | | | | | | |

FOREIGN PATENT DOCUMENTS

| | | DOCUMENT NUMBER | DATE | COUNTRY | CLASS | SUBCLASS | TRANSLATION | |
|--|----|--------------------|------|---------|-------|----------|-------------|----|
| | | | | | | | YES | NO |
| | AL | | | | | | | |
| | AM | | | | | | | |
| | AN | | | | | | | |
| | AO | | | | | | | |
| | AP | | | | | | | |

OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

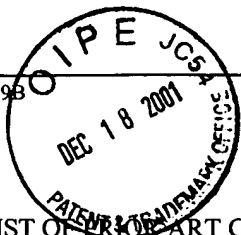
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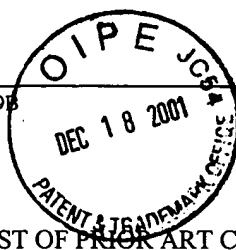
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|----------------------|-------------------------|---|----------------|
| | | CardWeb.com, Inc. - The Global Payment Card Information Network, http://www.cardweb.com/main.html | |
| | | PayPal - The Way to Send and Receive Money Online, http://www.x.com/ | |
| | | Welcome to NextCard - The Easiest Way to Buy Anything Online!, http://www.nextcard.com/index1.shtml?UTID=31789833355530200... | |
| | | CobaltCard: The PrePaid Buying Card from American Express, http://www.cobaltcard.com/cobaltindex.html | |
| | | MasterCard Small Business Connections, http://www.mastercardintl.com/business/smallbiz/ | |
| | | Common Electronic Purse Specifications (CEPS) - Visa-Visa Cash - What's new, http://www.visa.com/pd/cash/ceps.html | |
| | | Maestro Debit Card, http://www.offshore-manual.com/MaestroDebitCard.html | |
| | | American Express Personal Card, Financial, and Travel Products, http://www.americanexpress.com/homepage/personal.shtml | |
| | | Discover Card, http://www.discovercard.com/ | |
| | | Mondex, http://www.mondex.com/webcode/common/contents.asp?ID=45 | |
| | | RPPS Learn More, http://www.mastercardintl.com/rpps/solutions.html | |

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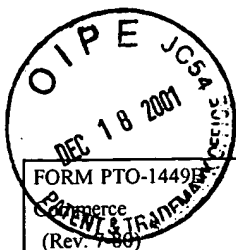
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|----------------------|---------------------------|---|----------------|
| | | Payment Processing: A Beginners Guide - http://ecommerce.about.com/library/weekly/aa031000a.htm?terms=... | |
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| | | HARTIGAN, JOHN, RUSEK, SUSAN and FORLENZA, SAM, "Sunny Buffalo MBA Students on Mondex, October '97 - http://wings.buffalo.edu/academic/departmentsom/isinterface/mondex | |
| | | EDWARDS, CHRISTINE A., "Horizontal Issues Relating to Networks in the Credit and Charge Card Industry, December 1, 1995 - http://www.ftc.gov/opp/global/caefic.htm | |
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SHEET 4 OF 4

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|----------------------|---------------------------|---|----------------|
| | | LUENING, ERICH, "Amazon Wins First Round in Barnesandnoble.com Suit", December 2, 1999 - http://news.cnet.com/news/0-1007-200-1476392.html | |
| | | JUNNARKAR, SANDEEP, "Marketing Rival Sues to Quash DoubleClick Patent", May 18, 2000 - http://news.cnet.com/new/0-1005-200-1894013.html?tag=st.ne.1007-2 | |
| | | JUNNARKAR, SANDEEP, "Amazon Sues Barnesandnoble.com Over Patent", October 22, 1999 - http://news.cnet.com/news/0-1007-200-922281.html | |
| | | CLARK, TIM, "Are E-Commerce Patents Patently Absurd?", February 5, 1999 - http://news.cnet.com/news/0-1007-200-338350.html?tag=st.ne.ni.mbot | |
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| | | Keysan Petty Cash Forms - http://www.keysan.com/ksu1258.htm | |
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